

In Re:  
Michelle Starks

Case No.: 17-25804  
Chapter: 13  
Judge: Gambardella

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**NOTICE OF PROPOSED PRIVATE SALE**

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Michelle Satrks, \_\_\_\_\_, in this case proposes to sell property of the estate to the persons and on the terms described below. If you object to the sale, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party listed below not later than 7 days before the hearing date.

Address of the Clerk: US Bankruptcy Clerk  
50 Walnut Street  
Newark, NJ 07102

If an objection is filed, a hearing will be held before the Honorable Rosemary Gambardella on October 16, 2019 at 10 a.m. at the United States Bankruptcy Court, courtroom no. 3E, 50 Walnut Street, Newark, NJ 07102. (Hearing date must be at least 28 days from the date of this notice). If no objection to the sale is filed, the clerk will enter a Certification of No Objection and the sale will be held as proposed.

Description of property to be sold: 1 Family Home 285 Shepherd Avenue, East Orange,  
New Jersey

Proposed Purchaser: Patrick Sydney

Sale price: \$210,000

☒ Pursuant to D.N.J. LBR 6004-5, I request to pay the real estate broker and/or real estate attorney at closing on the terms set forth below.

Name of Professional: Krystle Morrisette  
Amount to be paid: \$5,425.00  
Services rendered: listing, negotiation and sale of home

Higher and better offers will be received. They must be in writing and filed with the clerk not later than 7 days before the hearing date set forth above.

Objections must be served on, and requests for additional information directed to:

Name: Douglas G. Mitchell, Esq.  
Address: 2040 Millburn Ave. Ste 305 Maplewood, NJ 07040  
Telephone No.: 908.469.0347

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Michelle Starks  
 Debtor

Case No. 17-25804-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf905

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Sep 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2019.

db  
 516982835 +Michelle Starks, 285 Shepherd Avenue, East Orange, NJ 07018-2416  
 516982837 +AA Action Collection, 29 Columbia Turnpike, Suite 303, Florham Park, NJ 07932-2240  
 516982838 +American Web Loan, 2128 N.14th Street, Suite 1 #130, Ponca City, OK 74601-1831  
 516982840 +Atlantic Home Care and Hospice, 33 Bleeker Street, Millburn, NJ 07041-1459  
 516982841 +Chase Auto Finance, National Bankruptcy Dept, Po Box 29506, Phoenix, AZ 85038-9506  
 516982843 +Essex Register of Deeds, 465 Dr. MLK Blvd, Newark, NJ 07102  
 516982843 +Liberty Savings FCU, 666 Newark Avenue, Jersey City, NJ 07306-2398  
 516982848 +Porania LLC, c/o Biltmore Asset Mgt, 24500 Center Ridge Rd, Ste 472, Westlake, OH 44145-5605  
 516982849 +Radiant Cash c/o Cash Reserves, LLC, 1 East Liberty, 6th Floor, Reno, NV 89501-2154  
 516982850 Superior Court NJ Essex Special Civil, 465 Dr. MLK Blvd, Newark, NJ 07102  
 516982851 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit, 4 Gatehall Drive, Ste 350, Parsippany, NJ 07054)  
 517159119 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Sep 24 2019 23:48:39 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 24 2019 23:48:36 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516982839 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 24 2019 23:57:47 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 516982842 +E-mail/Text: cio.bncmail@irs.gov Sep 24 2019 23:47:58 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
 517386771 +E-mail/Text: bk.notifications@jpmchase.com Sep 24 2019 23:48:25 JPMorgan Chase Bank, N.A., PO Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
 517236110 E-mail/PDF: resurgentbknofications@resurgent.com Sep 24 2019 23:57:01 LNVN Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 517248358 +E-mail/Text: bankruptcy@midwestloanservices.com Sep 24 2019 23:48:26 Liberty Savings Federal Credit Union, c/o Midwest Loan Services, 616 Sheldon Avenue, Suite 300, P.O. Box 144, Houghton, MI 49931-0144  
 516982844 +E-mail/Text: BNC@magtrustee.com Sep 24 2019 23:49:20 Marie Ann Greenberg, Chapter 13 Standing Trustee, 30 Two Bridges Road, Suite 330, Fairfield, NJ 07004-1550  
 516982845 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 24 2019 23:48:36 Midland Funding, LLC, 8875Aero Drive, Suite 200, San Diego, CA 92123-2255  
 516982846 +E-mail/Text: bankruptcy@midwestloanservices.com Sep 24 2019 23:48:26 Midwest Loan Services, 616 Sheldon Avenue, Suite 300, Houghton, MI 49931-1841  
 516982847 +E-mail/PDF: cbp@onemainfinancial.com Sep 24 2019 23:56:48 OneMain Financial, 6801 Colwell Blvd, C/S Care Dept, Irving, TX 75039-3198  
 517185148 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 24 2019 23:57:51 Portfolio Recovery Associates, LLC, c/o Onemain Financial, Issuance Trust 2015-3, POB 41067, Norfolk VA 23541  
 517185147 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 25 2019 00:14:50 Portfolio Recovery Associates, LLC, c/o Onemain Financial Issuance Trust 201, POB 41067, Norfolk VA 23541

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516982836 ##+ACB Receivables Management, 19 Main Street, Asbury Park, NJ 07712-7012

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: admin  
Form ID: pdf905

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Total Noticed: 25

Date Rcvd: Sep 24, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 26, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 23, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Liberty Savings Federal Credit Union  
NJEcfMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com  
Celine P. Derkrikorian on behalf of Creditor Liberty Savings Federal Credit Union  
njecfmail@mw-c-law.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Douglas G. Mitchell on behalf of Debtor Michelle Starks douglas@lawyermitchell.com,  
gl8162@notify.cincompass.com  
Francis T. Tarlecki on behalf of Creditor Liberty Savings Federal Credit Union  
Njecfmail@mw-c-law.com, ftarlecki.kashlaw@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Melissa S DiCerbo on behalf of Creditor Liberty Savings Federal Credit Union  
nj-ecfmail@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9